TRANSMITTAL

Electronic Version v1.1

Stylesheet Version v1.1.0

Title of Invention

SYSTEM AND METHOD FOR AUTHORIZING THIRD-PARTY
TRANSACTIONS FOR AN ACCOUNT AT A FINANCIAL INSTITUTION ON
BEHALF OF THE ACCOUNT HOLDER

Application Number:

Date:

First Named Applicant:

Ms. Penny L. Gerstner

Confirmation Number:

Attorney Docket Number: 014033.018

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I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.

Submitted By:	Elec. Sign.	Sign. Capacity
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Registered Number: 37,911		

Documents being submitted:	Files
us-assignment	BofA18-usassn.xml
-	us-assignment.xsl
	us-assignment.dtd
	GerstnerAsgn01.tif
	GerstnerAsgn02.tif
	HeiseAsgn01.tif
	HeiseAsgn02.tif
	KaneAsgn01.tif
	KaneAsgn02.tif
	KaufmannAsgn01.tif
	KaufmannAsgn02.tif
	KellerAsgn01.tif
	KellerAsgn02.tif
	PollAsgn01.tif
	PollAsgn02.tif
	PullenAsgn01.tif
	PullenAsgn02.tif
	RTuckerAsgn01.tif
	RTuckerAsgn02.tif
	VanMeirAsgn01.tif
	VanMeirAsgn02.tif
	WinickAsgn01.tif
	WinickAsgn02.tif
	FTuckerAsgn01.tif
	FTuckerAsgn02.tif
us-request	BofA18-usrequ.xml
	us-request.dtd
	us-request.xsl
us-fee-sheet	BofA18-usfees.xml
	us-fee-sheet.xsl
	us-fee-sheet.dtd
us-declaration	DecPg01.tif
us-declaration	DecPg02.tif
us-declaration	DecPg03.tif
us-declaration	DecPg04.tif
us-declaration	DecPg05.tif
us-declaration	DecPg06.tif
application-body	Document2-trans.xml
	us-application-body.xsl
	application-body.dtd
	wipo.ent
	mathml2.dtd
	mathml2-qname-1.mod
	isoamsa.ent
	isoamsb.ent
	isoamsc.ent
	isoamso.ent
	isoamso.ent isoamsr.ent
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isogrk3.ent isomfrk.ent isomopf.ent isomscr.ent isotech.ent isobox.ent isocyr1.ent isocyr2.ent isodia.ent isolat1.ent isolat2.ent isonum.ent isopub.ent mmlextra.ent mmlalias.ent soextblx.dtd Page01.tif Page02.tif Page03.tif Page04.tif Page05.tif Page06.tif

Comments

Included in this submission are:48 paragraphs of specs., 35 claims, Abstract, 6 sheets of drawings, 8 page Declaration, Application Data Sheet, Fee Transmittal, Transmittal, and 22 page Assignment (11 individual Assignments)